

IN THE CLAIMS:

The claims listed below replace all claim versions previously submitted.

1. (Previously Presented) A method comprising:  
initializing an online account at a clearinghouse server computer over a network;  
receiving access restrictions to network sites for the online account;  
the clearinghouse server computer receiving a request from a user's computer to access a site;  
performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and  
the clearinghouse server itself providing access for a user's computer to the requested site through the clearinghouse server computer when access to the requested site is approved;  
wherein the user's computer does not directly access the requested site.
2. (Previously Presented) The method of claim 1, wherein the initializing and the access restriction receiving include issuing a prepaid card associated with the online account, the online account having a predetermined initial value, the online account having predetermined access restrictions therewith.
3. (Previously Presented) The method of claim 1, wherein:  
the initializing includes issuing a prepaid card associated with the online account, the online account having an initial value; and  
the access restriction receiving includes associating the access restrictions with the online account after the prepaid card is issued.
4. (Original) The method of claim 1, further comprising issuing a prepaid card after initializing the online account, the prepaid card having a password sent by mail and an account number printed thereon.
5. (Original) The method of claim 1, further comprising setting an account balance for the online account at the clearinghouse server computer.

6. (Original) The method of claim 5, further comprising setting the account balance by using one of a credit card and an electronic funds transfer from a bank account.
7. (Original) The method of claim 6, further comprising linking at least one of the credit card and the bank account to the online account.
8. (Original) The method of claim 5, further comprising tracking the account balance.
9. (Original) The method of claim 1, further comprising performing one of approving and disapproving access to the requested site by using at least one filter in the clearinghouse server computer that compares the requested site to the access restrictions set for the online account.
10. (Previously Presented) The method of claim 1, further comprising setting the access restrictions by using:
  - at least one theme list;
  - at least one theme list CD;
  - at least one customized site list; or
  - at least one access code; or
  - any combination thereof.
11. (Previously Presented) The method of claim 10, further comprising programming into the customized site list:
  - at least one approved site list;
  - at least one theme list; or
  - at least one access code; or
  - any combination thereof.
12. (Original) The method of claim 10, further comprising programming an approved site list into the theme list CD.

13. (Original) The method of claim 12, further comprising directing network sites to request payment from the online account by the theme list CD when access to the network sites is approved
14. (Original) The method of claim 10, further comprising programming the at least one access code with a corresponding metatag that attracts customers to network sites.
15. (Previously Presented) The method of claim 10, further comprising storing in the clearinghouse server computer:
  - at least one theme list;
  - at least one theme list CD;
  - at least one customized site list; or
  - at least one access code; or
  - any combination thereof.
16. (Previously Presented) The method of claim 1, further comprising maintaining an identity of a requestor's computer when receiving a request for access to a site.
17. (Original) The method of claim 1, further comprising purchasing items at the requested site when access to the requested site is approved.
18. (Previously Presented) A method comprising:
  - initializing an online account not tied to a specific user at a clearinghouse server computer over a network;
  - receiving access restrictions to network sites for the online account;
  - receiving a request for access to a site through the clearinghouse server computer;
  - performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and
  - controlling access to the requested site by the clearinghouse server computer.
19. (Previously Presented) A method comprising:
  - initializing, for a buyer, an online account at a clearinghouse server computer over a network;

receiving, from the buyer, access restrictions to network sites for the online account;  
receiving a request from a user for access to a site through the clearinghouse server computer;  
performing one of approving and disapproving access to the requested site by the clearinghouse server computer; and  
controlling access to the requested site by the clearinghouse server computer;  
wherein the buyer is not the user.

20. (Previously Presented) The method of Claim 18, wherein access to the requested site is provided through the clearinghouse server computer.

21. (Previously Presented) The method of Claim 19, wherein access to the requested site is provided through the clearinghouse server computer.

22. (New) A method for setting a prepaid online account, comprising:  
receiving at the clearinghouse server computer a set spending limit for the online account;  
receiving at the clearinghouse server computer access restrictions to network sites for the online account;  
receiving at the clearinghouse server computer a request from a user's computer to access a site;  
performing at the clearinghouse server computer one of approving and disapproving access to the requested site; and  
providing access for a user's computer to the requested site through the clearinghouse server computer when access to the requested site is approved;  
wherein the user's computer does not directly access the requested site.

23. (New) The method according to claim 22, further comprising replenishing the online account when the online account is below the spending limit.